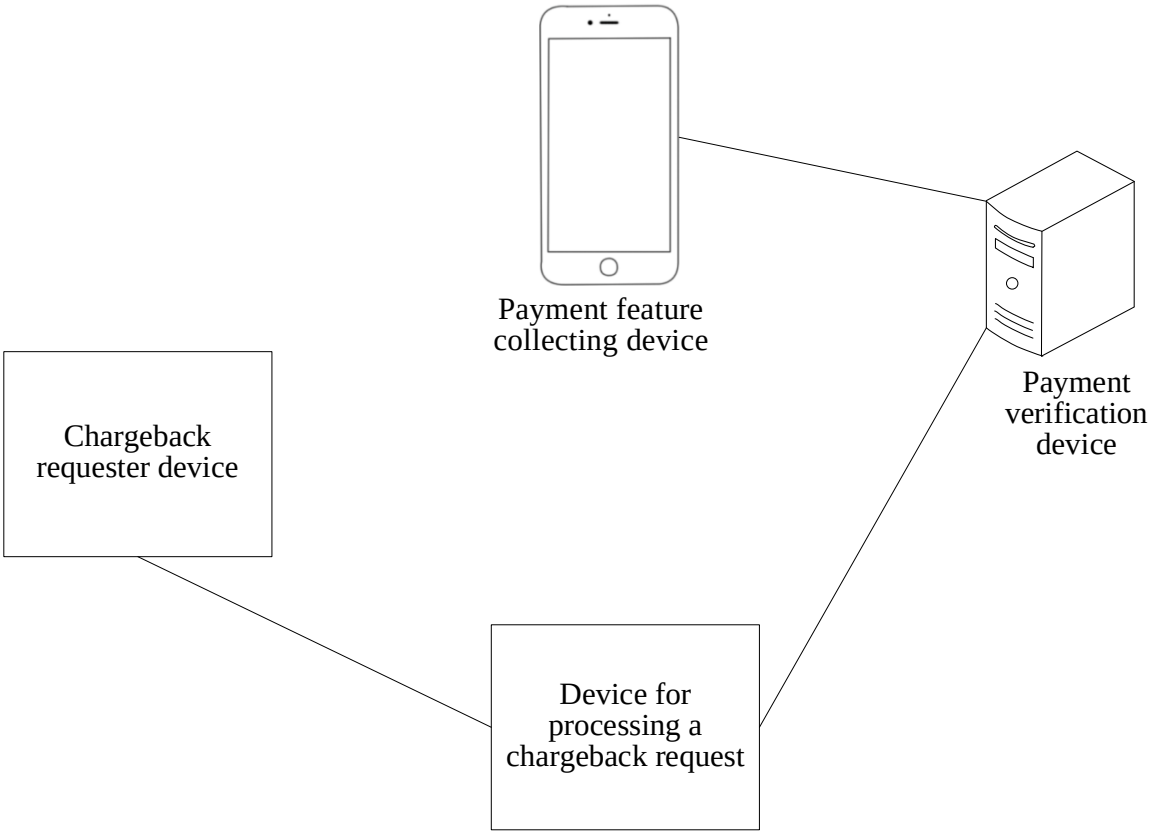

Payment feature collecting device
Payment verification device
Chargeback requester device
Device for processing a chargeback request

FIG. 1

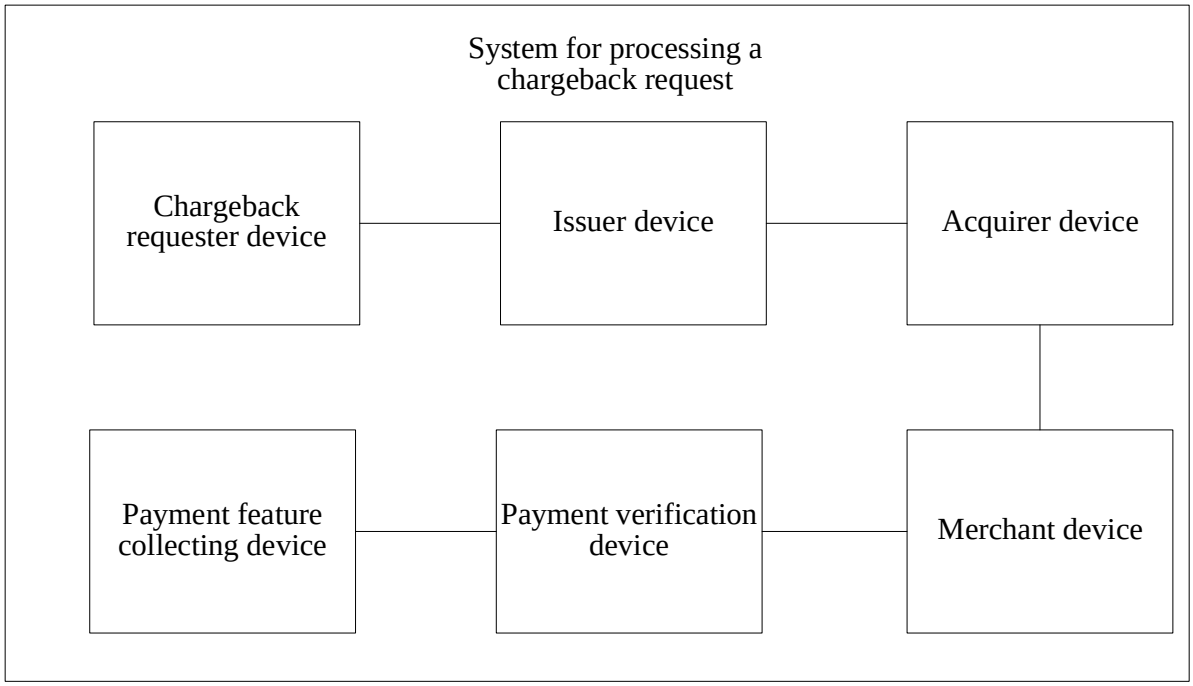

System for processing a chargeback request
Chargeback requester device
Issuer device
Acquirer device
Payment feature collecting device
Payment verification device
Merchant device

FIG. 2

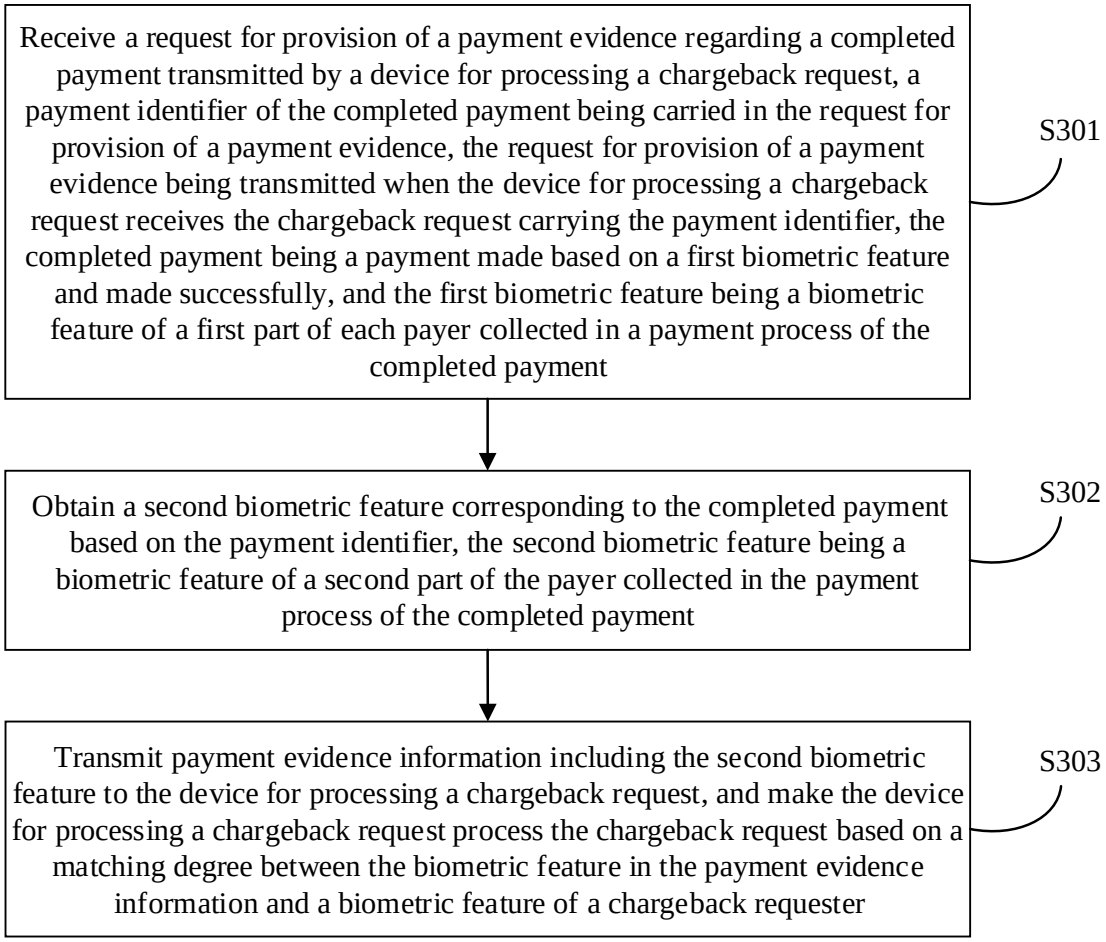

Receive a request for provision of a payment evidence regarding a completed payment transmitted by a device for processing a chargeback request, a payment identifier of the completed payment being carried in the request for provision of a payment evidence, the request for provision of a payment evidence being transmitted when the device for processing a chargeback request receives the chargeback request carrying the payment identifier, the completed payment being a payment made based on a first biometric feature and made successfully, and the first biometric feature being a biometric feature of a first part of each payer collected in a payment process of the completed payment
S301
Obtain a second biometric feature corresponding to the completed payment based on the payment identifier, the second biometric feature being a biometric feature of a second part of the payer collected in the payment process of the completed payment
S302
Transmit payment evidence information including the second biometric feature to the device for processing a chargeback request, and make the device for processing a chargeback request process the chargeback request based on a matching degree between the biometric feature in the payment evidence information and a biometric feature of a chargeback requester
S303

FIG. 3a

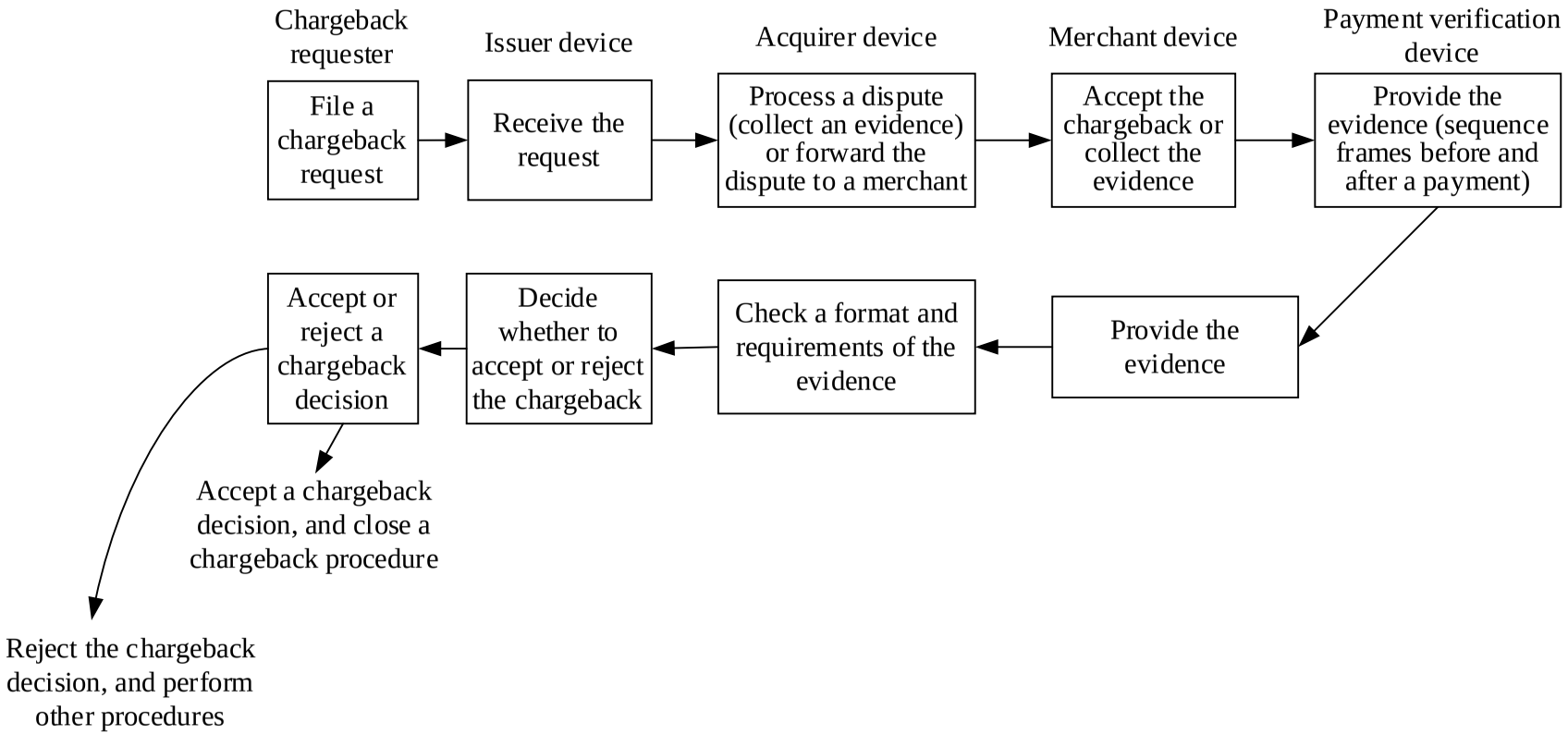

Chargeback requester
Issuer device
Acquirer device
Merchant device
Payment verification device
File a chargeback request
Receive the request
Process a dispute (collect an evidence) or forward the dispute to a merchant
Accept the chargeback or collect the evidence
Provide the evidence (sequence frames before and after a payment)
Provide the evidence
Check a format and requirements of the evidence
Decide whether to accept or reject the chargeback
Accept or reject a chargeback decision
Accept a chargeback decision, and close a chargeback procedure
Reject the chargeback decision, and perform other procedures

FIG. 3b

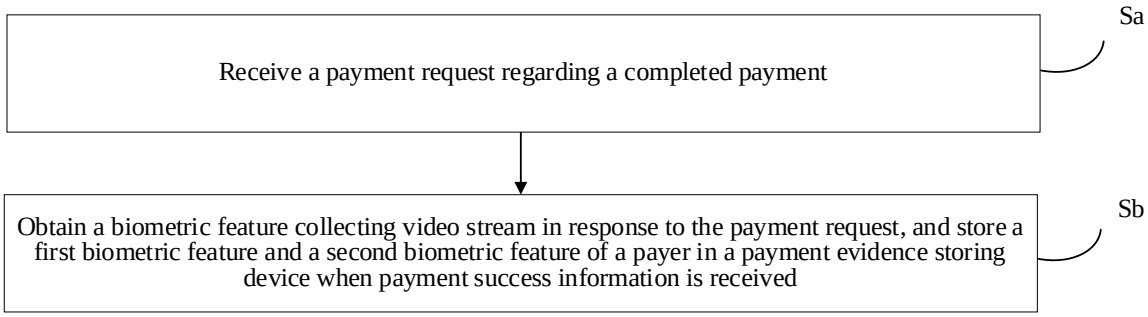

Sa
Receive a payment request regarding a completed payment
Sb
Obtain a biometric feature collecting video stream in response to the payment request, and store a first biometric feature and a second biometric feature of a payer in a payment evidence storing device when payment success information is received

FIG. 4

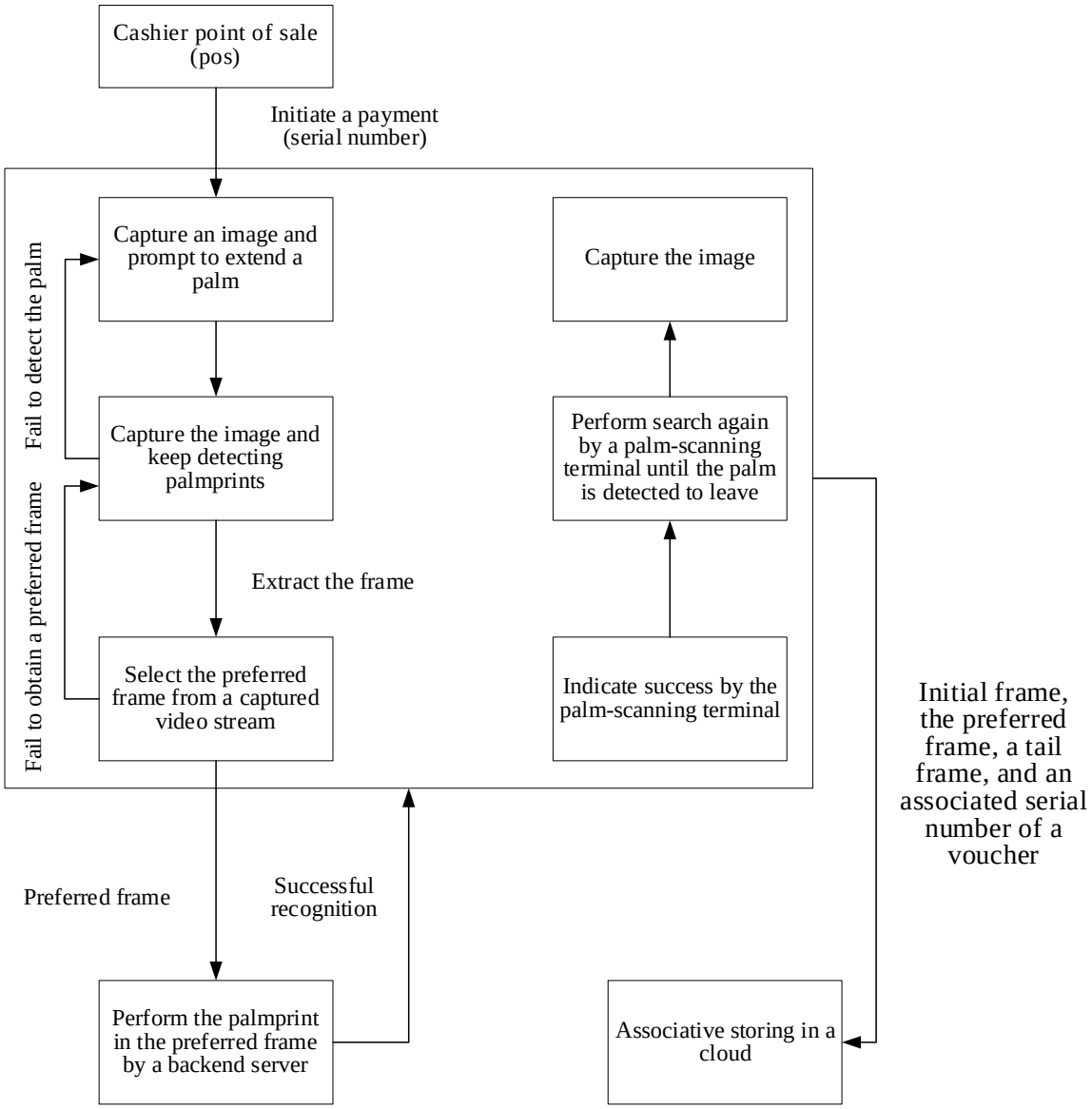

Cashier point of sale (pos)
Initiate a payment (serial number)
Capture an image and prompt to extend a palm
Capture the image and keep detecting palmprints
Extract the frame
Select the preferred frame from a captured video stream
Fail to detect the palm
Fail to obtain a preferred frame
Capture the image
Perform search again by a palm-scanning terminal until the palm is detected to leave
Indicate success by the palm-scanning terminal
Initial frame, the preferred frame, a tail frame, and an associated serial number of a voucher
Preferred frame
Successful recognition
Perform the palmprint in the preferred frame by a backend server
Associative storing in a cloud

FIG. 5

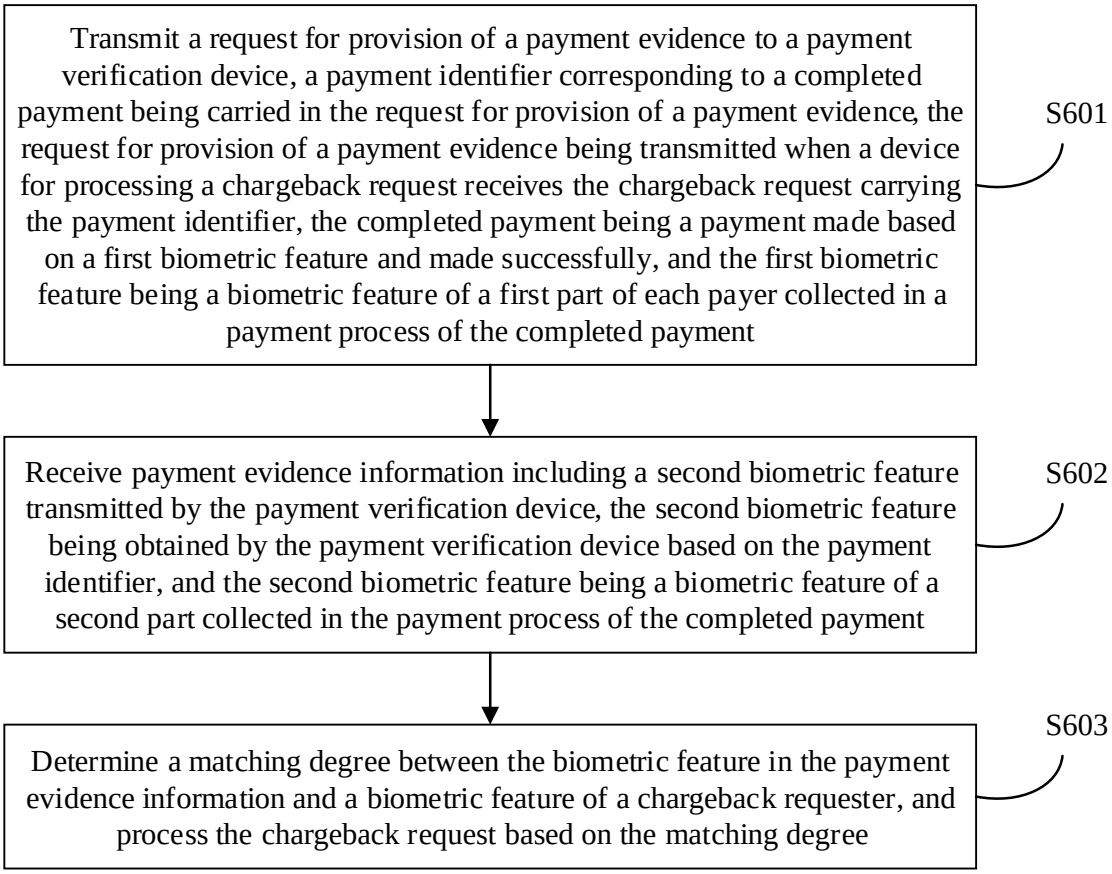

Transmit a request for provision of a payment evidence to a payment verification device, a payment identifier corresponding to a completed payment being carried in the request for provision of a payment evidence, the request for provision of a payment evidence being transmitted when a device for processing a chargeback request receives the chargeback request carrying the payment identifier, the completed payment being a payment made based on a first biometric feature and made successfully, and the first biometric feature being a biometric feature of a first part of each payer collected in a payment process of the completed payment
S601
Receive payment evidence information including a second biometric feature transmitted by the payment verification device, the second biometric feature being obtained by the payment verification device based on the payment identifier, and the second biometric feature being a biometric feature of a second part collected in the payment process of the completed payment
S602
Determine a matching degree between the biometric feature in the payment evidence information and a biometric feature of a chargeback requester, and process the chargeback request based on the matching degree
S603

FIG. 6

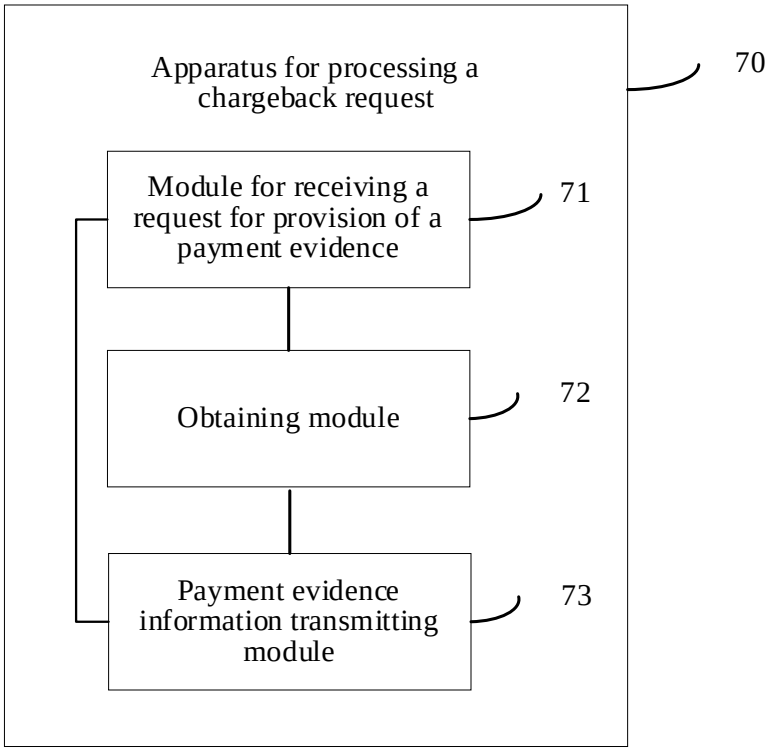

Apparatus for processing a chargeback request
70
Module for receiving a request for provision of a payment evidence
71
Obtaining module
72
Payment evidence information transmitting module
73

FIG. 7

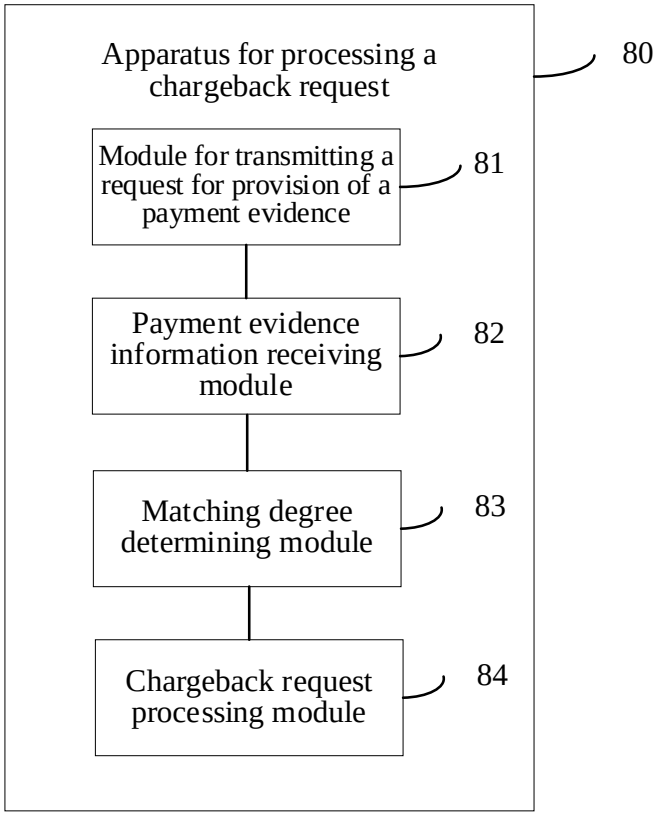

Apparatus for processing a chargeback request
80
Module for transmitting a request for provision of a payment evidence
81
Payment evidence information receiving module
82
Matching degree determining module
83
Chargeback request processing module
84

FIG. 8

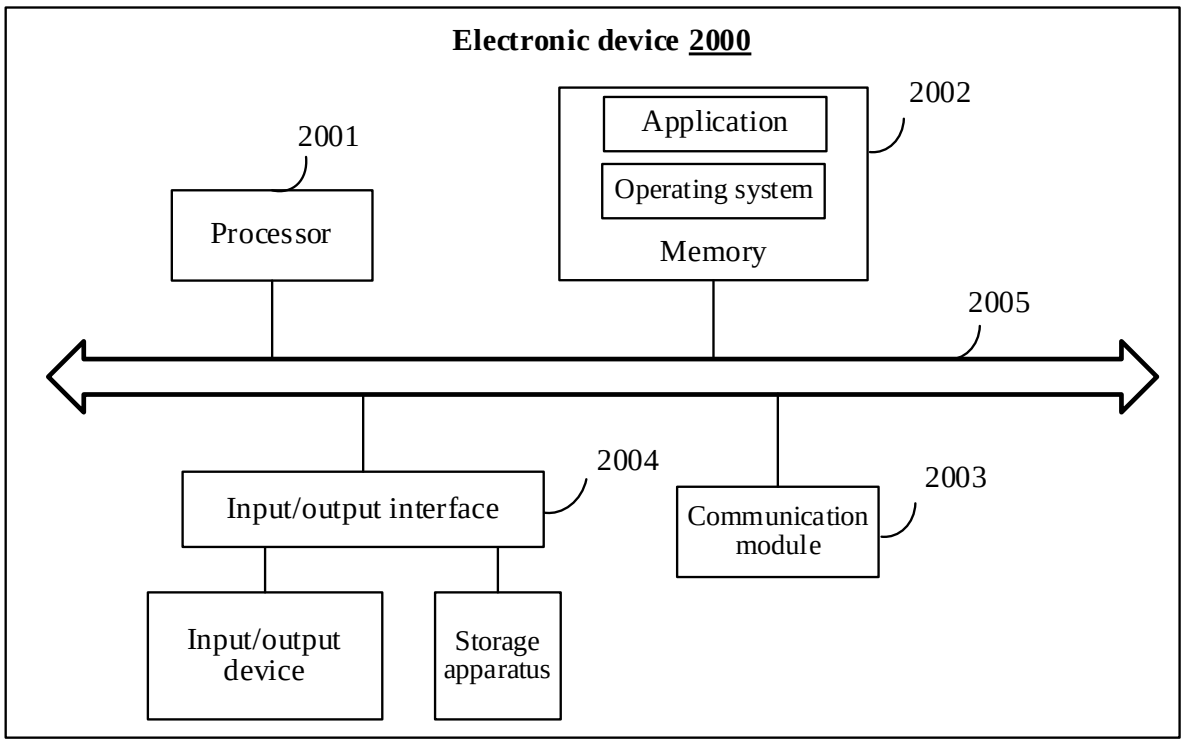

Electronic device 2000
2001
Processor
2002
Application
Operating system
Memory
2005
2004
Input/output interface
2003
Communication module
Input/output device
Storage apparatus

FIG. 9